

**SNAPSHOT of HOME Program Performance--As of 06/30/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Duluth

State: MN

PJ's Total HOME Allocation Received: \$10,277,107

PJ's Size Grouping\*: C

PJ Since (FY): 1992

| Category   | PJ       | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* |       |         |
|--|----------|---------------|------------|---------------|------------------------------|-------|---------|
|  |          |               |            |               | Group                        | C     | Overall |
|  |          |               |            | PJs in State: | 6                            |       |         |
| <b>Program Progress:</b>   |          |               |            |               |                              |       |         |
| % of Funds Committed   | 97.89 %  | 93.84 %       | 1          | 92.82 %       | 84                           | 86    |         |
| % of Funds Disbursed   | 92.42 %  | 88.60 %       | 1          | 82.38 %       | 87                           | 88    |         |
| Leveraging Ratio for Rental Activities                           | 21.88    | 11.09         | 1          | 4.55          | 100                          | 100   |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 100.00 % | 96.51 %       | 1          | 80.69 %       | 100                          | 100   |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 81.30 %  | 80.29 %       | 3          | 67.01 %       | 69                           | 73    |         |
| <b>Low-Income Benefit:</b>                                       |          |               |            |               |                              |       |         |
| % of 0-50% AMI Renters to All Renters                            | 96.97 %  | 87.63 %       | 1          | 79.23 %       | 80                           | 85    |         |
| % of 0-30% AMI Renters to All Renters***                         | 77.27 %  | 55.85 %       | 1          | 44.47 %       | 87                           | 92    |         |
| <b>Lease-Up:</b>   |          |               |            |               |                              |       |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 100.00 % | 99.21 %       | 1          | 93.93 %       | 100                          | 100   |         |
| <b>Overall Ranking:</b>  |          |               | In State:  | 1 / 6         | Nationally:                  | 98    | 98      |
| <b>HOME Cost Per Unit and Number of Completed Units:</b>         |          |               |            |               |                              |       |         |
| Rental Unit  | \$23,576 | \$27,970      |            | \$24,984      | 66 Units                     | 9.60  | %       |
| Homebuyer Unit   | \$17,706 | \$11,623      |            | \$14,192      | 108 Units                    | 15.60 | %       |
| Homeowner-Rehab Unit   | \$12,300 | \$12,897      |            | \$20,036      | 386 Units                    | 55.90 | %       |
| TBRA Unit  | \$2,832  | \$2,084       |            | \$3,164       | 131 Units                    | 19.00 | %       |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (292 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Duluth MN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental    | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| <b>PJ:</b>         | \$149,566 | \$108,484 | \$16,744  |
| <b>State:*</b>     | \$79,508  | \$105,280 | \$5,991   |
| <b>National:**</b> | \$86,663  | \$70,545  | \$22,663  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 2.5 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.09

| <b>RACE:</b>                             | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%  |
|--|--|--|--|--|
| White:                                   | <span style="border: 1px solid black; padding: 2px;">42.4</span> | <span style="border: 1px solid black; padding: 2px;">86.1</span> | <span style="border: 1px solid black; padding: 2px;">94.3</span> | <span style="border: 1px solid black; padding: 2px;">56.5</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">16.7</span> | <span style="border: 1px solid black; padding: 2px;">3.7</span>  | <span style="border: 1px solid black; padding: 2px;">2.6</span>  | <span style="border: 1px solid black; padding: 2px;">22.9</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">36.4</span> | <span style="border: 1px solid black; padding: 2px;">5.6</span>  | <span style="border: 1px solid black; padding: 2px;">1.8</span>  | <span style="border: 1px solid black; padding: 2px;">13.7</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.5</span>  |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">3.8</span>  |

### ETHNICITY:

|          |   |   |   |   |
|----------|---|---|---|---|
| Hispanic | <span style="border: 1px solid black; padding: 2px;">1.5</span> | <span style="border: 1px solid black; padding: 2px;">2.8</span> | <span style="border: 1px solid black; padding: 2px;">0.3</span> | <span style="border: 1px solid black; padding: 2px;">1.5</span> |
|----------|---|---|---|---|

### HOUSEHOLD SIZE:

|                    |  |  |  |  |
|--------------------|--|--|--|--|
| 1 Person:          | <span style="border: 1px solid black; padding: 2px;">45.5</span> | <span style="border: 1px solid black; padding: 2px;">17.6</span> | <span style="border: 1px solid black; padding: 2px;">39.9</span> | <span style="border: 1px solid black; padding: 2px;">35.1</span> |
| 2 Persons:         | <span style="border: 1px solid black; padding: 2px;">18.2</span> | <span style="border: 1px solid black; padding: 2px;">31.5</span> | <span style="border: 1px solid black; padding: 2px;">25.4</span> | <span style="border: 1px solid black; padding: 2px;">22.9</span> |
| 3 Persons:         | <span style="border: 1px solid black; padding: 2px;">21.2</span> | <span style="border: 1px solid black; padding: 2px;">22.2</span> | <span style="border: 1px solid black; padding: 2px;">15.8</span> | <span style="border: 1px solid black; padding: 2px;">26.0</span> |
| 4 Persons:         | <span style="border: 1px solid black; padding: 2px;">7.6</span>  | <span style="border: 1px solid black; padding: 2px;">17.6</span> | <span style="border: 1px solid black; padding: 2px;">9.8</span>  | <span style="border: 1px solid black; padding: 2px;">10.7</span> |
| 5 Persons:         | <span style="border: 1px solid black; padding: 2px;">4.5</span>  | <span style="border: 1px solid black; padding: 2px;">6.5</span>  | <span style="border: 1px solid black; padding: 2px;">6.2</span>  | <span style="border: 1px solid black; padding: 2px;">2.3</span>  |
| 6 Persons:         | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">2.8</span>  | <span style="border: 1px solid black; padding: 2px;">2.3</span>  | <span style="border: 1px solid black; padding: 2px;">2.3</span>  |
| 7 Persons:         | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">1.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.8</span>  |
| 8 or more Persons: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |

### HOUSEHOLD TYPE:

|                        |  |  |  |  |
|------------------------|--|--|--|--|
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">60.6</span> | <span style="border: 1px solid black; padding: 2px;">17.6</span> | <span style="border: 1px solid black; padding: 2px;">24.6</span> | <span style="border: 1px solid black; padding: 2px;">45.8</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">3.7</span>  | <span style="border: 1px solid black; padding: 2px;">26.2</span> | <span style="border: 1px solid black; padding: 2px;">1.5</span>  |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">36.4</span> | <span style="border: 1px solid black; padding: 2px;">45.4</span> | <span style="border: 1px solid black; padding: 2px;">26.2</span> | <span style="border: 1px solid black; padding: 2px;">44.3</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">25.9</span> | <span style="border: 1px solid black; padding: 2px;">17.4</span> | <span style="border: 1px solid black; padding: 2px;">7.6</span>  |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">7.4</span>  | <span style="border: 1px solid black; padding: 2px;">5.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.8</span>  |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |  |  |
|----------------|--|--|
| Section 8:     | <span style="border: 1px solid black; padding: 2px;">28.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> <sup>#</sup> |
| HOME TBRA:     | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |
| Other:         | <span style="border: 1px solid black; padding: 2px;">30.3</span> |  |
| No Assistance: | <span style="border: 1px solid black; padding: 2px;">40.9</span> |  |

**# of Section 504 Compliant Units / Completed Units Since 2001** 13

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM —**  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Duluth State: MN Group Rank: 98  
 (Percentile)  
 State Rank: 1 / 6 PJs Overall Rank: 98  
 (Percentile)  
 Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---|------------|------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.00%   | 100        |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 46.46%   | 81.3       |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | 96.97      |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 89.25%   | 100        |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 3.300    | 1.02       |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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